

UNITED STATES DEPARTMENT OF AGRICULTURE

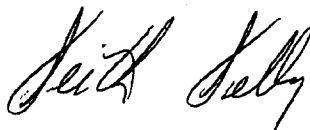
Farm Service Agency
Washington, DC 20250

Notice FC-156

For: State and County Offices

Farm Loan Programs (FLP's) Orientation and Credit and Financial Analysis Training

Approved by: Administrator



1 Overview

**A
Background**

This notice revises and replaces Notice FC-147. This notice clarifies that all DD's who have not been formally trained in credit and financial analysis and employees receiving loan approval authority since October 1, 1995, shall complete the advanced financial analysis session. All ACO's without loan approval authority shall complete the beginning financial analysis session including placement through the pretest. Revision of scheduled sessions to reflect current modifications.

New Agricultural Credit Officer (ACO) positions have been established and are in the process of being filled. These employees will be trained through the new Farm Loan Training Program, Agricultural Credit Officer Training (ACOT) that was announced in Notice FC-131. This is an individually-paced training program conducted onsite by an Agricultural Credit Manager (ACM). The training program:

- is comprised of:
 - 34 topic areas
 - credit and financial analysis training
 - actual demonstration of skills acquired
 - testing
- shall be completed in 1 year.

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Disposal Date	Distribution
November 1, 1998	State Offices; State Offices relay to County Offices

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1 Overview (Continued)

A Background (Continued)

The first module of the program for existing and newly hired ACO's and all credit and financial analysis sessions will be taught as nationwide group-paced sessions in a centralized location at different times.

B Purpose

This notice:

- provides training information for:
 - existing ACO's
 - DD's who have not been trained in credit and financial analysis
 - to-be-hired or newly hired ACO's
- announces the training sessions associated with new ACO's referred to in Notice FC-131.

The first session ACO Orientation, followed by Credit and Financial Analysis Sessions for ACO's, and Credit and Financial Analysis Training (CFAT) for other employees making and servicing FLP's loans who have not been formally trained in credit and financial analysis.

2 ACO Orientation

A Objective

The objective of this training is to provide the participant with:

- an overview and history of FLP's
 - the types of loans available
 - terms and acronyms commonly used
 - the role of COC
 - employee responsibilities
 - communication skills
 - the organization of credit delivery.
-

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2 ACO Orientation (Continued)

B

Participants

Participation in the formal ACOT will initially be limited to 400 employees. The majority of these employees will be ACO's hired according to Notice PM-1967, but approximately 100 employees were placed in ACO positions over the past 2 years. If there are questions about who is eligible or required to attend, contact the National ACO Training Coordinator.

C

National Office Observers

A limited amount of space is available for observers at each session. There are 5 sessions over the next few months; therefore, most requests can be accommodated in 1 of the sessions. Anyone planning to attend as an observer must also complete the registration form (Exhibit 1).

D

Schedule and Accommodations

There are 5 orientation sessions being offered. See Exhibit 2 for exact dates. All sessions will be conducted from 1 p.m. Monday through 12 p.m. Friday and will be held in the Kansas City area. Acceptance of each registration will be returned to the State ACO Training Coordinator (STC) and will include hotel information.

Maximum per diem rate for the Kansas City area is \$120, \$78 lodging and \$42 M&IE.

E

Registration

Participants must register, using the registration form in Exhibit 1, for an orientation session to cover Module 1 of the training program as soon as possible. The 5 sessions are offered for ACO's hired according to Notice PM-1967.

Each session will be filled to accommodate all new hires, so participants should request to attend the first session available after they are hired.

Complete the orientation section of the registration form (Exhibit 1) citing first, second, and third choices for sessions. Acceptance of each registration will be returned to STC with hotel information.

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3 CFAT

A Objective

The objective of this training is to better acquaint employees with what constitutes adequate financial data on which to base a direct or guaranteed loan decision.

B Participants

CFAT will be offered as basic and advanced sessions and is required to obtain loan approval authority. Space is limited to 25 employees per session.

This training will initially be available to employees with credit decision responsibilities who were not previously trained; primarily DD's and ACO's. If an ACM, State specialist, or other employee has loan making and servicing responsibilities, but has not been formally trained in credit and financial analysis, submit a registration form (Exhibit 1) with a clear explanation of the employee's responsibilities and previous training in this area.

Existing ACO's with loan approval authority and DD's not formally trained in credit and financial analysis will attend the advanced class. ACO's hired according to Notice PM-1967 and ACO's without loan approval authority hired since October 1, 1995, will attend the basic class and will complete a pretest, so training attendees can be grouped according to their level of existing credit expertise to ensure that the pace of the training correlates to the trainee's knowledge. This will be contract training; therefore, limited space may be available for observers. Requests from WDC, KCMO, or other individuals wanting to attend, other than those identified, must be made by submitting a registration form (Exhibit 1).

C Schedule and Accommodations

Six advanced and 12 basic sessions are currently scheduled. See Exhibit 2 for the specific dates. All sessions will be conducted from 1 p.m. Monday through 12 p.m. Friday and will be held in the Kansas City area. Evening work may be required.

Maximum per diem rate for the Kansas City area is \$120, \$78 lodging and \$42 M&IE.

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3 CFAT (Continued)

D

Registration

Participants must register, using the registration form in Exhibit 1, for a credit and financial analysis course as soon as possible. The advanced sessions are for:

- DD's who have not been formerly trained in credit and financial analysis
- ACO's that have:
 - been hired since October 1, 1995, not including those hired according to Notice PM-1967
 - loan approval authority
- other employees granted loan approval authority since October 1, 1995, who have not been formally trained in credit and financial analysis.

The basic sessions are offered for new ACO selectees and existing ACO's without loan approval authority.

Participants in the advanced sessions should request to attend the first session available to them. It will be necessary to complete the credit and financial analysis portion of the registration form (Exhibit 1) and request first, second, and third choice.

Participants in the beginning sessions will complete a pretest to group participants according to their level of existing credit and financial analysis expertise. The participants will be placed in the appropriate session by the National Office. Acceptance of the registration will be returned to STC with hotel information.

E

Completion

Participants will be required to complete a post-test and obtain an acceptable score to determine proficiency. If an acceptable score of at least 80% is not achieved on the post-test, participants must seek further training opportunities in this area before completing ACOT or obtaining loan approval authority. Any deficiencies will be discussed with the Ag Credit Directors, SED, and STC, and appropriate training plan developed.

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4 Additional Information

A

Completing SF-182

Complete SF-182, according to 6-PM, for each participant to document each training session.

B

Disability Accommodations

Persons with disabilities who require accommodations to attend or participate in this training should notify the following of special needs when registering for the training:

- airline and hotel of the required accommodations that are needed
 - Area Office with the required accommodations, such as sign language interpreter, and dates they are needed.
-

C

Travel Authorization

Travel for identified State participants shall be charged to Washington-controlled State travel. State participants will use the special project DA code when using the Washington-controlled State travel code.

D

Contact

All registrations shall be submitted by FAX by STC to Julia Jackson, Training Development Branch, at 202-418-9131. Questions on the program shall be directed to Chris Greenwalt, National Technical Program Coordinator, at 202-690-0431.

E

Obsolete Notice

Notice FC-147 is obsolete.

ACOT Registration Form

To be submitted by the State ACO Training Coordinator for each participant in ACO Orientation or Credit and Financial Analysis Training. This will serve as the official enrollment form for each participant in the ACOT program. Anyone not attending ACO Orientation will not be registered in the ACOT program.

Submit one completed form for each individual to:

Julia Jackson
Training Development Branch
FAX 202-418-9131.

State: _____

Participant's Name: _____

Work Phone: _____

Job Title: _____

Date Started in Current Job: _____

Submitted by: _____
(State ACO Training Coordinator)

Orientation: Existing ACO's and new hire ACO's only

Check one: ☐ Experienced in Credit Decisions ☐ New-Hire

Enter dates in order of preference:

1. _____ 2. _____ 3. _____

Advanced Credit and Financial Analysis: All DD's without formal credit and financial analysis training and employees with loan approval authority granted since October 1, 1995.

Enter dates in order of preference:

1. _____ 2. _____ 3. _____

Special request or comments:

ACO Training Schedule

	Orientation: First Set New Hires	Orientation: Second Set New Hires	Advanced Financial Analysis	Beginning Financial Analysis
Dec. 1 - 5			25	
Dec. 8 - 12			25	
Jan. 5 - 9	50		25	25
Jan. 12 - 16			25	25
Jan. 26 - 30	50		25	25
Feb. 2 - 6			25	25
Feb. 9 - 13				25
Feb. 23 - 27				25
Mar. 2 - 6				25
Mar. 9 - 13				25
Mar. 16 - 20				25
Mar. 23 - 27		50		25
Mar. 30 - Apr. 3		50		25
Apr. 6 - 10		50		25

Orientation: Trained ACO's - ACO's hired since reorganization and not counted as part of 150

Orientation: First Set New Hires - Balance of trained ACO's and first 150 new hires.

Orientation: Second Set New Hires - Second 150 new hires.

Advanced Financial Analysis - All DD's without formal credit and financial analysis training, and ACO's granted loan approval authority since October 1, 1995

Beginning Financial Analysis - Newly hired ACO's and ACO's hired since October 1, 1995, without loan approval authority must complete a pretest